

Of the communion  
gospel, and the scriptures of .god,  
are vnttrue: God forbidde. Priest.  
Truly yonge man, I am sorre for  
you. I am affrayde that I shall bee  
fayne to put you vp to my Lorde:  
then are ye vndone. Prentise.  
Doe as ye shall thinke beste.  
Fare ye well master person:  
God open youre  
hearte.

Be ashamed of your doings  
ye Papistes.

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❧ Of the  
lawful and vnlaw  
ful vsurie amongest

Christians, added by Wolfe  
gang Muscul vnto the  
ende of his booke  
vppon the  
Psalmes.

❧: ❧: ❧:  
❧: ❧: ❧:





# The Preface.

**A**mongst other

euils of this present tyme,  
also pestilente vsurie is soo  
farre growen and towards the  
vengeance of God, that I maye  
thincke it altogether in vaine too  
speake any thinge agaynst it, yea,  
though it were spoken with much  
earnestnes, and singular endeuer.

For we haue knowen by expe-  
rience, that this euill did then spe-  
cially encrease, whē as in our time  
it began to be openly blased & re-  
proued by the preachinges & wris-  
tinges of godly learned men: that  
almost euen as the disease of the  
Canfer, after cuttinge groweth &  
spredeth more hurtfulli thā afore  
so after iuste and deserued repro-  
uing



## The Preface.

minge is thys becomen vncurable  
and moost noisome.

Wherefore I mighte well bee  
thought to loose my labor, and as  
it is sayde by a prouerbe, to wast  
tyle stones, if I were not bonden  
by promes, and forced by letters  
of my brethren.

Therefore that I maye in anye  
wyse kepe promes, and please my  
brethren, I will soo farre speake  
of vsurie, as maye bee profitable  
vnto them that be godlye, and as  
yet not so much infected with this  
pestilente disease, as is paste all  
hope. I know at what tymes, and  
by what persons there hathe ben  
disputations concernynge vsurie,  
not onely in Germany, but also in  
the scholes of other contries: but  
I will not meddel with scholerly  
quedinges, that be as faste intan-  
gled one with an other, as the na-  
ture

## The Preface.

ture of vsurie it self is inwrapped together, but I will simply utter those thinges, whiche are mete to be spoken, withoute anye cumbersome contention.

Firste I wil tell what vsurie is. And then that it may be sene, if it can be lawful vntoo Christians, I will cōferre it with the doctrine of Chryste, and with the profession of Christen religion.

**O**f the lawefull  
and vnlawful vsu-  
rie. Wolfgang  
Musculus.

What is vsurie.

**L**est that anye  
man might accuse me as a  
maintainer of vsurie, I wil  
bring a definition of vsury,  
not now deuised of my felfe, but  
long ago setforth by them, whose  
godlines in Chriftes church hath  
gottē such authorite, as can not be  
roted out by vsurers, or by theyr  
defenders.

Hierom vpo Ezechiel in his .6.  
boke doeth write thus. Some mē  
thinke vsurie to be only in monei,  
the



## Of vsurie.

the which thinge godly scripture  
foreseing doth take awai the ouer  
plus of euery thig, so that þu maist  
not receiue more than thou hast ge  
uen. Also other, for money put too  
vsury, are wont to take littell gife  
tes of diuers sortes of thinges: &  
they do not vnderstande that the  
scripture calleth vsurie and ouers  
plus, whatsoeuer thing it be, that  
they take more, besides þe whiche  
they did geue. These be Hieros  
saienges. Ambrose of Maburthe,  
sayeth. Many fleinge the precept  
tes of the law, when thei haue des  
liuered their monei vnto marchā  
tes, do not exact vsurie in money,  
but of their wares thei take in va  
lure as of vsures. Therefore let the  
hear what þe law saieth. Thou shalt  
not take vsurie of meates, nor of  
any other thinge. Therefore meat  
is vsurie, and apparell is vsurie,

2. iij.

and

## Of vsurie.

and whatsoeuer cometh too the  
stocke is vsurie, and what name  
soeuer thou wilt geue it, vsurie it  
is. So sayeth Amb. Augustine  
also vppon the .36. Psalme. Defi-  
neth vsurie after this sorte. If  
thou commit vsurie to a man (that  
is to say) if thou lende thy monei,  
of whome thou lokest too receyue  
any thyng more than thou haste  
geuen, not onely money, but anye  
thinge more than thou hast geue,  
if it be wheat, if it be Wyne, if it  
be Oyle, if it be anye maner of o-  
ther things, if thou loke to receiue  
more than thou haste geuen, thou  
arte an vsurer, and in that too bee  
disallowed. Thus sayeth he.  
Therefore, accordinge vnto these  
mennes sayinges: Vsurie is, not  
oneli to take, but also to hope and  
loke for any thinge, besides that  
which is called the stocke: that is  
to say,



## Of vsurie.

to saye, besides that which is ge-  
uen, vnder what name so euer it  
be clofed. For the change of  
the name, doeth not take awaye  
the wickednesse of the vice which  
abideth.

And it is euidente in the. 18. of  
Ezechiel, that that is vsurie, what  
soeuer is taken besides the stock,  
when as the Prophet sayeth: He  
lendeth nothinge vpon vsurie, he  
taketh nothinge ouer. For as D.  
Kimhi doeth wel declare, what it  
is to lende vpon vsurie, it is expou-  
ded by that whiche foloweth,  
where it is added: he hath taken  
nothinge ouer. And so is it redde  
in the. 25. of Leuit. Thou shalt  
not take of him vsurie, and anye  
thinge ouer, but thou shalt feare  
thi God. Thou shalt not geue him  
thy money vpon vsurie, thou shalt  
not geue thy meat to receiue more  
21. 7. ouer



## Of vsurye.

ouer. Also Cesars lawes in the booke of vsurie, in like manner call vsurie, whatsoeuer is taken besydes the stocke: howbeit thei suffer the vse of it after a sorte, of the which we shal speak afterwards. It is called *usura* in latin, because for the vse of money a certain recompense is receiued, wherby there returneth some vantage vnto the vsurer.

The Grecians call it *Tocon*, as a chylding or generation of the money stocke. In Hebrue it is named *Reschech*, of byting, because at last it biteth him, which payeth vantage. Thus much is now sayd, to shewe what vsurye is.

¶ Whether vsurie bee lawe full or not.

**W**e do see here too knowe not of vsurie of vsuries, whiche the Jewes dooe vse, of the whyche noo man

## Of vsurye.

Man doubteth, but that it is vnlawfull and abominable, & in no wise to be suffered: but of symple vsurie, by the whiche more is take than geuen, whether it be muche or littell, whether it bee done in money, or in other thinges. For this vsurie some men suppose not to be vnlawfull of it selfe, but excepte it too be made vnlawfull by vnlawful circūstances. I deny not that there may be fonde a kind of vsuri, which is not vnlawful, but profitable: suche is that vsurie, whiche is called earth vsurie, by the whiche much more is receiued, than was bestowed to the earth committed. This vsurie doth he geue, whiche geueth vnto all men all things, & is not vnto standing, hath neuer lesse. That vsuri is so geue, that it hurteth nothinge the geuer, & muche profiteth the receiuer, and is not to be condemned of conctousnes, but

## Of vsurie.

but rather by reaso<sup>n</sup> of great good will and excellent well doinge is muche to be praysed.

Beholde, here is a kinde of vsurie for the, lawfull, profitable, and godly, by the which Abrahā and Isaac became ryche. By thys some tymes thirty folde, some tymes sixty fold, and some times an hundredth folde, without sinne is bothe geuen of God, & also receyued of man. This vsurie did our forfathers much vse, which nowe is refened vile, & forced too geue place vnto the damnable vsurie of money. And there is an other certen vsurie, by the whiche without any sinne, a mā maye take an hundredth for one. This Christ hi selfe in f<sup>o</sup>sted of his father, as a Buerti doeth promise vnto his faithfull, saying: And eueri one, which shal leaue house, or brethre, or sisters,



## Of vsurie.

02 father, 02 mother, 02 wife, 02 sones, 02 fyldes, for my name, shall receiue an hundreth fold & possesse life euerlasting. Mat. 19. Behold an other & a heauēly kind of vsuri, vnto y<sup>e</sup> whiche we be called & not feared fro it. But I pray you, see how many there be, whiche sette their minds to y<sup>e</sup> getting of heauēly riches, & so great gaines?

By these exāples of vsurie it is proued, not to be vnlawefull of it self, to restore more thā y<sup>e</sup> hast receiued, 02 els to receiue more than thou hast geuē: but whether y<sup>e</sup> sam sorte of vsurie, which in our tyme hath y<sup>e</sup> vpperhād, & of y<sup>e</sup> which at this time we speake, haue the same reason, y<sup>e</sup> the vsurie of y<sup>e</sup> earth, 02 y<sup>e</sup> heauēly vsurie hath, by y<sup>e</sup> whiche God him self is y<sup>e</sup> greatest vsurer of all other, this nowe muste bee spied with simple & pure eies:

They, which defend customable  
vsurie,

## Of vsurye.

vsurie, doe deuise manye thinges  
which thei mai shew forth, & wher  
by thei mai be bold to sai, that it is  
not vnlawful. Thei brig y law out  
of the booke, called y code in y trea-  
tise of vsures, by y whiche is per-  
mitted, yea ordeined y hundreth, &  
the halfe of y hundreth &c. & they  
thinke y y authorize of y ciuill law  
maketh y, which thei do, either not  
to be vsurie, or if it be vsurie, not  
to be vnlawful vsurie: we answer  
y the lawmaker was forced of ne-  
cessite, not to defend vsurie, but too  
set some stai of exceeding couetous-  
nes, y which thing y text of y lawe  
it self proueth, for it taketh awaye  
great hurtfulnes of vsury, & apoi-  
seth certē measures, ouer y which  
nothing mai be claimed. His des-  
sire was without dout, y such cha-  
ritie might preuail among christiā  
as shuld leaue no place vnto vsu-  
rie: but for because y couetousnes  
did



## Of vsurye.

Did grow past measur, he iudged  
it nedefull & it shuld be kept in by  
latises oz railes, & therfore he cut  
awai & hurtfulnes of vsurie, euen  
vnto & midst of it. Wherefore &  
law doeth not maintein vsurie, &  
make it lawfull, but rather witnes-  
seth & charite amōg christiāns was  
waxe cold, & most filthi & abomina-  
ble couetousnes growē so farre & it  
must be kept vnder, by & authori-  
tie of & Emperoz. And so as & law  
of diuorce, made by Moises, dyd  
not excuse & Jew afore god, which  
vsed & law as to be giltles of brea-  
king wedlock: likewise this ciuill  
law doth not make vsuri so lawfull  
& a christē mā mai vse it withoute  
offēce afore god. Als Christ spake  
vnto & Jewes of & law of diuorce:  
It was not so fro & beginninge, &  
for & hardnes of your harts, Moy-  
ses did suffer a byll of diuorce, &  
so sente them back vnto the fyrste  
begynn inge of lawfull wedlocke,



## Of vsurie.

vnto the which thei ought to con-  
forme the selfs: eue so in this case  
oz cause of vsurie, we christians  
must loke vnto y purenes, begin-  
nings, righteousnes and equite of  
christe religiō, which is to be sene  
Math. 5. & Luc. 6. & we must not  
loke vnto the ciuil lawes. For thei  
are not made for christiēs, whiche  
haue no nede of ciuill lawes, to y  
ende y thei there by should be star-  
yed frō their couetous desire, lest  
that thei breake & leape ouer the  
border of measure. For they are so  
gyded by the spirit of loue, y thei  
loue their neighbor hartely, & are  
ready to bestow vppon him, not  
onely their money, but if nede be,  
euen their life also. Where as this  
loue preuaileth, there canne be no  
place for anye coueteousnes: nor  
there is no reason oz cause for any  
such lawes to be establisshed by  
the

## Of vsurie.

the whiche coueteousnes maye be measured. Wherefore the minde of the lawemaker was not too mainteyne him, which in lending requireth vsurie, but too prouide for him y<sup>e</sup> boroweth: lest y<sup>e</sup> because he is oppressed w<sup>th</sup> nede, he shoulde be forced to borow monei, & then by the vnsatiable couetousnes of vsurers, he shoulde be vtterly pil- led and spoyled, when as charite is so colde, that he can fynd none, that wil lend frely without vsury. Wherefore y<sup>e</sup> law, made by a christian Emperour, concerninge vsurie, is a plaine profe, that loue of neyghbors was waxe cold, to the great shame of the christe name: & so it is far fro excusing of vsurye, in any such sort as to make it law- full. Christiāns are in case, partly by y<sup>e</sup> inward gyding of y<sup>e</sup> holi gost & partly by the lighte & authorize of gods word, to be called fro all  
B those

## Of vsurye.

those thynges, whiche dysplease  
god: so þ they nede not by any cō  
straynt of Emperours lawes es  
ther to be forced or feared. Cryu  
lawes do not forbyd al thigs þ be  
vnlawful afore god: & what thigs  
they forbyd not those things they  
punysþ not: howbeit therby it cā  
not be proued, & al thyngs ar law  
ful afore god, which ar not forbid  
dē vnto vs by ciuil lawes. They do  
not forbid anger, indignaciō, vn  
pacyence, enuy, hate, pryde, euill  
lusts, couetousnes & such other as  
the Apostle calleth the dedes of  
flesh, and sayth þ they do hit out  
of þ kingdō of god al those, þ haue  
such minds. Wherfore no mā that  
doth any such thige is therfore ex  
cused afore god, because he is not  
cōdēned by any ciuil law. Agayne  
þ ciuill lawes do not cōmaunde al  
those things, þ are requisite vnto  
true rightuousnes. No ciuill law  
cōmaūdeth

**Gala. 5.**



## Of vsurye.

cōmaundeth fayth, hope, loue of  
god & thy nei bor, paciēce in aduer  
site, gētilnes, meknes, lowlines &  
modesty &c. Wherwō not stā  
ding no mā shold suppose, & he is  
not boundē vnto these, because & if  
he be otherwysē disposed, he is bī  
no ciuil lawes cōdēned. Further  
more they suffer sōe things for cer  
tain causes, which & not stādīg  
afore god be vnlawfull, & by gods  
word ar cōdēned. They doe suffer  
thē not as in thēselfs right & law  
ful, but & worse thigs may be shut  
out & displaced. So thus far also  
thē suffer vsury, & a measure of co  
uetousnes mai be limited. They do  
not pōniss whordōe, nor take nor  
awai & stēwes: yet therbi no whor  
mōger is excused afore god, nor &  
of & 2 apostle is not made of none  
effect 1. Cor. 13. Wedloke is hono  
rable & holy but whoremongers  
and adultrers the lord shal iudge.

B. ii.

Life

## Of vsurye.

Lyke wyse al those threathnyngs,  
whych in holy scripture cōdemne  
vsurers, be not therefore made of  
none effect, because they bee not  
condemned by ciuill lawes, but y  
ende of ciuill lawes is to be consi  
dered: and we muste not thynke  
that they are made to make men  
ryghteous afore god, but to kepe  
men some what in a tollerable or  
der, liuing together, and that the  
malice of man shoulde be restrey  
ned wythin some border. These  
woulde I knitte vp in fewe  
wordes, for an answer vnto  
them, whyche by the pre  
tence of ciuill lawes do so  
defend y vsury of our  
times, & they denie  
it to be vnlaw  
full afore  
God.

Of vsurye.

# Howe a manne

Shoulde lende accordynge  
vnto the doctryne of  
Chryste.

**I**f Oasmuche as in thys  
place we demaunde, whe  
ther that vsurie be lawfull  
oz vnlawfull, not afoze y  
world but afoze God, and y ther-  
foze the pretence of ciuill lawes,  
oz of any ordynaunces of manne,  
can haue no place in this questio  
the cause of Christian professyon  
constrayneth vs to heare euen  
Chryst Gods sonne, and to learne  
of his mouthe, howe Chrystians  
shoulde lende and not sinne in the  
sight of y lord. For of this oughte  
we to be well perswaded, that no  
thyng can be lawfully doe, which

B.iii.

strineth



## Of vsurie.

strueth against y<sup>e</sup> doctrine of our  
saluour. Wherefore we must consi  
der how vsury agreeth w<sup>th</sup> Christs  
word. But first I do protest, that  
I speake not vnto y<sup>e</sup> childre of this  
world, but vnto faythfull men,  
which be perswaded y<sup>e</sup> the doctrine  
of Christ is so godly, & cōteineth  
such a rule of true godlynesse and  
rightuousnes, that all they muste  
nedes displease god, which donot  
hartely yelde & applye theselues  
vnto it. Math. 5. Thus we reade,  
loke not frō hym, that woulde bor  
rowe of thee. And Luke. 6. lende,  
lookyng for nothyng therof. And  
if you shall lende, frō whence ye  
hope to receaue, what thāks haue  
ye? For synners lende vnto siners  
that they may receiue life. Bi these  
words Christ did teache his, how  
they ought to behaue theselues in  
thys case, he putteth a difference  
betwixt

## Of vsurye.

betwixt the  $\pi$   $\gamma$  children of thys  
world. Firſt he comaundeth that  
they do not denye hym  $\gamma$  woulde  
borowe. Vnderſtande ſo, that they  
be abilitie for to led. For he which  
hath not himſelf, how can he be a-  
ble to lende vnto others? Hedoth  
not permit and ſuffer vnto hys,  
which haue the ſubſtance of this  
world, a liberte to lende or not to  
lende. That is to ſay, he ſeweth  $\gamma$   
they ar ſtraügers frō  $\gamma$  kingdō of  
god  $\pi$  frō true rightuousnes belo-  
gng vnto the children of God,  
which denye to lende vnto hym  $\gamma$   
nedeth  $\pi$  aſketh. Therfore he war-  
neth his,  $\gamma$  they doe not  $\gamma$ , if they  
myll belong vnto him,  $\pi$  be in the  
nōber of gods chyldren. Thys cō-  
maūdemēt  $\gamma$  childrē of this world  
do not acknowledge, nor they ar  
not therto forced by ciuil lawes,

B.iiii.

but

### Of vsurye.

but they wylbe at libertie to lende  
or not to lende: and they dooe not  
thynke that they synne, if they do  
denye hym that asketh, when as  
they may helpe hym. Wherfore if  
we haue pleasure in the professio  
of Chrystes religion, we must take  
hede to bee otherwyse mynded,  
than they be.

It is a synne great enoughe, if  
we denye our help vnto him, that  
woulde borowe. But truelye it is  
farre to much, if, like as infidels,  
we doe not beleue any thing to be  
done of vs, when as vpon a brot  
her, that would borowe, we doe  
not bestowe the duety of charite,  
as though those were tryfles that  
Christ sayeth: Deny not hym that  
would borrow of thee. They saye,  
these are no commaundements,  
but counsels. Vnto the Jewes it  
is commaunded playnly Deu. 15.  
after



## Of vsurye.

after this maner. If one of thi brethren, whych dwelleth within the gates of thy cite, in þe lande which the lord thy God shall geue vnto thee, come vnto pouertye, þe shalt not harden thy hart, nor pul in thy hande: but thou shalt open it vnto the poore, and lend that, whych thou seest he nedeth. How then can it be, that Moses law should haue more perfect ryghteousnes, than the gospell of Chryst: and that we maye freely doe, & leaue vndone the woork of ch See the which thyng was not free vnto the Jewes.

And then also if it had been spoken in stede of a counsell: denye not hym that would borowe of thee, howe is it mete for Chrystians, that Chrystes counsel, so earnestly geuen, they maye cause to be taken vp or down, to or froo  
and

## Of vsurie.

and to thynke that it beyng con-  
demned shal not be punished: He  
saith I speake vnto you whych  
heare. Therfore they, that wyl be  
hearers of Christe, are bounde to  
obey his counsel, & they can not  
wynd theselues fro it wout sinne  
and losse of their saluacion: euen  
as y sickc cannot neglect the counsel  
of the phisiciō wout y damage of  
their helth. But in y. 25. of Deut.  
It is manifest that they synne cō-  
trary to gods wil, whych denye a  
breth<sup>r</sup> fastyng to borow. Lest y  
(saith he) he cry agaynst thee vnto  
the lord, and it becoe sine vnto  
the. Afterwardes Christ prescrib-  
beth vnto his how they ought for  
to lend. Lend (saith he) lofyng  
for nothing therof. The which ma-  
ny so vnderstād, y no profit, no lu-  
tar, no gayne, beesides y whych  
was lent, shold be lofed for, & rece-  
ued:

## Of vsurie.

ued: & this is þ which is specialli  
required of him, which desireth to  
keepe his hands cleane frō vnpure  
vsury: but that is not þ ful mennig  
of Christ, whiche requireth of vs  
by thys place, þ we also lende vns  
to them, of whō we can not hope to  
receiue anye thing at all, whyche  
doth sufficiently appeare, by the  
wordes that he addeth, when he  
sayeth: if ye shall lend whereof ye  
hope to receiue again, what thāks  
haue ye? For so synners doe lend  
vnto siners to receiue life. See, he  
sayth not to receaue vsury, ouer-  
plus, some what besyds the sūme  
that was lent, but to receiue lyfe.  
Wherefore also here he putteth a  
difference betwixte his, & those þ  
do not belong vnto him: for he re-  
quireth his not only to lēde wout  
profet, seig þ siners do þ sōe tūnes  
but also with their own dāmage

and



## Of vsurye.

and losse of lente money, to helpe their neighbour and brother, and so to lende, that they maye purchase vnto themselves fauoure of God.

Therefore here is a difference to be made betwixte the heathen and the Christian. The heathen lendeth first vnto those, that be able to restore that, whyche they haue receaued. Then vnto those, whych some tymes haue lente or bee able to lende. Thirddie vnto frendes and kindred. Fourthly vnto those, of whom some kyndnes may be looked for. By these kinds of leandynge synne is not committed, howbeit as yet the righteousness of the Kingdome and sprite of Christ is not expressed. Wherefore they that be Chrystians do thus lende.

First vnto them, that be not able

## Of vsurye.

ble to restore. Then vnto them, & neuer did lende any thyng, nor can not geue agayne. Thyrzdy not onely vnto frendes, but also vnto enmyes, not onely vnto kinsfolke but also vnto others and straungers. Forthly, wheras no thankes geuyng, much lesse any recōpēce, can be lofed for. And in doynge these thynges they declare themselves to bee in dede his childrē, whych bryngeth forth his sonne ouer the good and the bad, and raynneth vpon the thankful and vnthankful: whych also Chryste requireth of hys, saying: that ye maye be the children of your father. &c. Bryng therfore vnto this rule of Christian righteousnesse those, whych lende vpon vsury, and see howe farre they be from the rule of Chrystes word, which is so sette vnto all Chrystyans, & except

## Of vsurie.

except they do cōforme theſelves  
vnto it, they ought to be reckoned  
among ſinners, & not among Gods  
childre: yea they bee not ſo iuſte  
as ſinners. For ſo much rightuouſ-  
nes is attributed vnto ſynners, &  
they lend without vsury, & that they  
deſier to receiue nothinge in the  
ſted of luſar, but onely & whiche  
they did lend. Therefore by this  
conferēce, we, whych loke vnto &  
rightuouſnes of Chryſtes kynges  
doe, vnto & preſcriptiō of chryſtes  
words, and vnto the profeſſyō of  
chriſtian religiō may eaſely iudge  
how vnlawful vsury is vnto the,  
whych haue yelded them ſelues  
vnto chryſte, and would be taken  
to be chryſtyans. It is not belon-  
gynge vnto vs to iudge others. It  
belongeth to a Chriſtiā to anſwer  
to his profeſſiō, & not otherwiſe  
to iudge of things, whether they  
be



## Of vsurie.

lawful or vnlawful, but according to the prescription of Chrysts doctrine: and not so to behaue hym selfe in the triall of rightuousnes as afore a worldly iudge, but as in the sight of god, that he may be quitt of vnrightuousnes. Wherefore agreably wyth holye scriptures and Chrystes wordes we conclude, that that vsury, which marueylously in thys last time hath growen in the churche of Christ, is not lawfull but damnable and very farre from the profession of Chrysts rightwisnes. How wicked a thyng vsury is to be seen in itselfe, any mā may easely iudge excepte onelye suche menne, as thinke the sauour of lufar to bee swete, of what thyng soeuer it is gotten, the eies of whose myndes be vtterly blinded wyth the loue of couetousnes,

Syrst

## Of vsurye.

First, the vice of couetousnesse  
hath euer been iudged most vyle,  
not onely amongst Chrystyans,  
but also amongst heathens. And  
that is the rote of vsurye. Take a-  
way y<sup>e</sup> loue of money & couetous-  
nes, & we shal haue no vsurers in  
Christes church. Secondarelye,  
who doeth not see, howe wicked  
a thynge it is, to hunte for gayne,  
gotten by the labour and sweete  
of others? For vsurie, whyche is  
geuen, commeth not of the care &  
trauell of the vsurer, but of hym,  
that payeth, foenus, vantage.

Thirdly, thys is farre from e-  
quite, that the vsurer, without a-  
ny losse or danger of his mony, re-  
ceiueth lufar, so y<sup>e</sup> he is in danger  
of no damage, what soeuer chace  
of y<sup>e</sup> dice cometh: but y<sup>e</sup> miserable  
ma<sup>n</sup>, which payeth vsurie, is forced  
to beare y<sup>e</sup> losse of misfortune and  
euyl.

## Of vsurye.

chance. He hath all the hurte that happeneth, the vsurer hath no thyng but the gayne that is taken, and the stoke that is saued.

Fourthly: Thys is also more ouer, that howe greate vsurie, and how many yeares so euer the detter paieth, yet not wstanding the whole stok remaineth & is nothig lesned or worne by occuppyng. But howe sore these thiges doos greue y mind, & decaye the abilitie of y payer, I nede not to geue ani aduertisemēt, seyng by experiēce y thing is euident. Whē he that is in such case, perceaueth that thys pestilēt euil can not be ouercomē, the being vtterly discouraged he forsafeth wyfe & childrē, & leaueth what other goods so euer he hath vnto y vnsaciabie violēt couetous vsurer. So. 1. Sam. 22. We reade that they did, which oppressed wdet cōueihed theselues vnto Da-



## Of vsurie

uid an exile. Such sightes, whē as  
magistrates winte, godlye men  
beholde dayly afore theyr eyes  
with sorow & sighinge. And that  
which is most greuous, in the sae  
season whē as such vsurers ought  
to haue no place amongst citizes,  
then doe they inioye honours in  
the church and in the citie.

**B**ut the vsurer  
replyeth.

**I**s (saith he) common in  
euery mans mouth: He  
is willing hath no wrong.  
I send for no man. I force  
no mā to take money of me. Thei  
cōe of their own accord, thei take  
my money, & do not aske it of any  
other cōdicio, but only of vsury.  
What do I in thys case offender

**Ist**

## Of vsurie.

Let them leaue me my money to my selfe, if the damage of vsurie be so greuous vnto the. I answer, these are y<sup>e</sup> sayinges not of a christian man, but of a very heathen, yea of him that hath no mynde of man.

Nede is a sharpe wast. These wretches forced by nede come vnto thee, of whose wretchednesse thou cruelly & filthely takeste thy vantage. The vsurer replieth agier: But when as they receiued mony of me vpon condicio of vsury, they wer glad and dyd geue thankes. What iniurie can thys be, whyche causeth gladnes and thankes geuyng? I answer, that these wretches reioyce & geue thankes, not because they doe fele a benifite, but because they suppose y<sup>e</sup> by thys damage of vsurie, they maye ease y<sup>e</sup> greuous necessitye, whyche doeth oppresse them presently.

C.ii. Surely

## Of vsurye

Surely they desier rather simplē  
to borrow money, than to take it by  
pō vsurye. But for because so gret  
inhumanite preuaileth, & they can  
no where finde such liberalite as  
lendeth freely, they are glad to take  
money by pō vsurye: but they fynde  
of gladnes at last turneth into  
greatest heavyness. And whē they  
fle fro charibdis, they fall into scyll  
la, fro y rose into y gulfe. Chrysos-  
tome doeth well compare this glad-  
nes of takyng vsurye moneye, un-  
to the bitynge of a serpente called  
aspis: for even as he, whiche is  
bittē of the Aspis, doeth gladly  
fall on slepe, & by the swetnesse of  
deadly slumber dieth, because in sle-  
ping y poison passeth to euery  
mēber: so he y taketh money of the  
vsurer is presently glad, as though  
he had a benefite, howbeit vsurye  
hath speedy passage to all y he  
hath, turneth all into det. And Can  
10



## Of vsurye.

an elder, being demaunded what  
it was to take vsurye, answered,  
the same y<sup>e</sup> it is to kill a mā. Third  
ly they, which seme to haue some  
tast of Chrystes gospel, do bryng  
that, not by thee which they may  
amende the selues, but by y<sup>e</sup> which  
they would cloke their vngodlye  
nes: but al y<sup>e</sup> same of y<sup>e</sup> law and the  
prophets, as Chryste witnesseth,  
stādeth in this, y<sup>e</sup> what I would  
shoulde be done vnto me, y<sup>e</sup> same I  
doe also vnto others. Vnto mi self  
I wold wiss no other cōdiciō, but  
for one hundreth florens, to  
repay every yeare siue. What sine  
is it for me the to take so much of  
others: For I my selfe take vpon  
thys condicion so oft, as nede is.  
So many I geue to others, and a  
gayne so many I take of others.  
I answer, it is moste vngodlines  
to abuse Chrystes word, which ar  
so cōpared to mainteine not coue.

C.iii.

tousnes

## Of vsurie.

kinsnes but brotherli loue. Thou  
as is euident, dost y same toothers,  
whiche y requirest of others. If y  
do this of a charitable spirit, setti  
self in y place of y pore & nedre, &  
cloty thy self w the affectiō of hys  
nede, thinking, what y, beyng in  
his case, woldest that y rich shold  
do vnto the, whether y thei, shold  
led vnto the w vsury or wout vsu  
ry. Vndoubtedly y woldest ra  
ther wout vsury. For y shoulde be  
more profitable vnto the, thā if y  
sholdest be burdened w chargea  
ble vsury. Wherefore that sayinge  
of christ: Do vnto others, as thou  
woldest y others shold doe vnto  
the, y muste y vnderstand to bee so  
spoke, as what y woldeste wishe  
dōe vnto thee, being in such case as  
thy neighbour is, y same muste y  
do vnto him, & y same frēdly lo  
uing affectiō, w y which y art mi  
ded towards thy self. Search thy  
own cōscience & iudge indiffee

## Of vsurie.

truly whether þu mayst say truly þ  
thy pore nedý neighbour is so lo  
ued & helped of thee, as þu placed  
in his case woldest be loued & hel  
ped of others. Wherefore seing þu  
cāst not truly say this of thy self,  
what availleth it thee to dāle  
þy saying of Christ our sauour?  
Alþo þu geuest vsury vnto others,  
& takest of others. I heare this &  
I beseech the tel me for what cause  
þu geuest & for what neder for  
þe, for þy whiche they doe geue of  
whō þu takest. To, no. Thei beare  
þy dāage of vsury forced bi nede þu  
bearest no dāage, but for hope of  
greater gale, not for nede but for  
couetousnes, geuest. v. for an. c. to  
gain x. xv. xx: and þu geuest & tak  
est, as many sacrificiþ priests ar  
wōl to offer a halpenr to kepe vp  
in þe church þy gaines of offering, &  
to prouoke the people to offer by  
their ensample: & by þy way for laicþ  
down one penie they take. x. pen.



## Of vsurye.

So very wel doe vsurers & Symoniacs agree, because they are both caryed by one sprite of couetousnes. Forthly whā as y vsurer feleth himself in a strait, a seth no way to defend vsurye, he turneth towards other artes & saith: if vsury be such a thyng, & I do sinne if I take, then I knowe what I wyll do. I will lende no parte of my money vnto any man. I wyll kepe it vnto my selfe, lest that I hold be an vsurar. I answer, this is that escapyng of vsurye, for the which y Emperors lawes wolde not vtterly forbid vsury. Wilt y kepe thy money to thy selfe? Afore the courre of y world y is lawfull, but it is vnlawful afore y court of Christ, by whose comaundemēte y art bounde, not to deny him y wold borrow of thee, but to lend, lofige to receaue nothyng: wherfore if y doest either of these, y declareste thy

## Of vsurye.

thy self not to be a Christia. Whe  
ther þ thou draw lendyng vnto  
thy brother, þ askeþ whē þ art as  
ble, or wheter þ thou so lende as  
to take agayne: þ synnest alyke,  
both agaynst Chryst and against  
thy next brother. If thou lend noz  
thing at al, þ synnest not in vsury:  
howbeit þ rate of vsury, which is  
couetousnes, thou norishest in thi  
heart, and art a transgressoure of  
Chrystes worde. If thou lende v  
pon vsurie, then þ synnest against  
the commaundement of Chryste.  
And to be sort, as much as lyeth  
in thee, þ destroyest thy neighbor  
aswell by not lending as by len  
ding vpo vsury. If þ draw len  
ding, þ art worse thā a heathen sin  
ner: for sinners do lende vnto sin  
ners, þ they may receue lyfe. If þ  
do lende for vsury, so art þ worse  
thā many heathē, which by þ law  
of nature kepe theselves fro þ vice.

Siftly

## Of vsurie.

Giftly & couerousnes of y<sup>e</sup> vsurer  
wil reply after thys maner: if I  
lende wout vsury y<sup>e</sup>, which is mie  
own cā not be restored vnto me:  
for y<sup>e</sup> pore hath not so muche, y<sup>e</sup> he  
may rēder agayne y<sup>e</sup> hole summe.  
But if he shal geue euery yeare a  
certein vsury, the same parte of  
my mony shal be restored vnto me  
I answer. Thou knowest y<sup>e</sup> pouer  
te of thy brother to be so great, y<sup>e</sup>  
he cā not rēder y<sup>e</sup> borrowed mony:  
why the doest not y<sup>e</sup> yelde vnto y<sup>e</sup>  
words of christ: by y<sup>e</sup> which Lu. 6  
he saith: and your rewarde shal be  
great in heaue. And ye shal be the  
childre of y<sup>e</sup> moste higheste. And  
Luf. 14. And it shal be redred vnto  
thee in the regeneration of the  
rightuous. How doeste y<sup>e</sup> receiue  
nothing, whe as for earthly gaine  
y<sup>e</sup>, which lasteth euer, shal be re-  
dred vnto thee: Therfore this pre-  
tense



## Of sūrie.

tenſe is vtterlye contrarye vnto  
Chryſtes doctrine, which teacheth  
euen therfore to do good vnto y  
poore, becauſe he hath nothyng  
to geue agayne, that the heauenly  
rewarde may be purchaſed. And  
thou euen for the ſelfe ſame cauſe  
wilt not lend vnto y poore, becauſe  
he hath not ſo much as to reſtore  
that, whiche he hath receaued of  
thee. Therfore ether y doeſte not  
beleue that Chryſtes promyſe is  
true: or els y doeſt more deſier tē  
poral gayne, than eternal, earthly  
than heauenly. Sixtly. All y I  
haue (ſayeth he) I haue gotten w  
great care and tranell, wherefore  
then ſhoulde I beſtowe them v  
pon others in payne: What is it  
to me, that others doe not ſo take  
hede vnto theyr owne, as I doe  
What owe I vnto the: I anſwer:  
Chryſte

ſayeth

## Of vsurper.

Christ bestowed no smal thinge,  
redemyng thee vpon the crosse w  
his bloud: & for thy sake he becae  
poore to make thee rich. Then what  
is it to Chryst & we take no better  
hede vnto our saluaciō: And bee-  
sydes these, what thou owest vnto  
to thy brother, heare the Apostle:  
Ye owe nothing vnto any manne  
sayeth he, but that ye loue one an  
other. Ro. 13. Thou owest therefore  
vnto thy neddy brother loue, & also  
vnto god & owest thy selfe, & not  
only money. Wherefore beecause  
Christ hath loued vs & geue hym  
selfe for vs, therefore we ought to  
bestow our lyues for our brethre  
I. Jo. 3. We doe all muche fayle in  
thys thyng, & without the affecti  
on of true loue, we loke vpon the  
slenderesse and humilite of oure  
brethren, & not rather vpon the wil  
of god & his manifest commaun-  
dements

## Of surye.

deuities, albeit I keepe in Iulre  
the vnmearurable worthynes of  
our free redemption. Is the poore  
mā vnworthy, vnto who y<sup>e</sup> sholdst  
geue freely? But Christ is not vn  
worthy, which requireth thys of  
thee. The poore hath not deserued  
thys benefite. Christ hath deser-  
ued it. Is not the poore able to re-  
store that, whiche he receaueth?  
Christe is able to restore an hun-  
dredth folde, and to geue life euer-  
lasting, as he also hath promysed  
Mat 19. Sixtly because couetous-  
nes is the most toughest wrange-  
ler, the vsurer as yet replieth, say-  
ing: how shouldest thou? How shal  
I prouyde for me and myne, if I  
must so lend, y<sup>e</sup> I receaue nothing?  
I answer, it is said of y<sup>e</sup> lord: first  
seke the kyngdome of God & the  
rightuousnesse thereof, and all  
these shalbe cast vnto you. And  
the



## Of vsurie.

the gentils sefe all these thinges.  
Therefore neither doeth thys w<sup>th</sup> a  
gelynge waywardnesse belong vn  
to Chrystians: neyther ought we  
to feare, lest y<sup>e</sup>, by helpyng nedre  
brethren, we doe not well provide  
or see to our own thynges. For  
thus we reade Pro. ii. Some dis  
tribute their own and become ry  
cher; some catche that, whiche is  
not their own, and be ever in nede.  
The soule, which blesseth, that is  
to say, which doth good, Shall bee  
fylled w<sup>th</sup> fatnes: & he, whiche ge  
ueth drynke, Shall be satisfied w<sup>th</sup>  
drinke. And Lsa. 58. Breake vnto  
the hongery (sayeth he) thy bread  
and y<sup>e</sup> nedre & wanderers leade into  
thy house. When y<sup>e</sup> seest the naked  
clothe him, & doe not despice thy  
flesh. When as thou shalt haue  
powred forth thy soule vnto the  
hongry, & refreshed the afflicted  
soule,

## Of vsurie

foule, then Wilt thou be as a was-  
treed garde, & as a well of waters  
that neuer fayll. And the Apostle  
.2. Co. 9. He hath dispersed, & ge-  
uen vnto y<sup>e</sup> poore, & hys ryghteous-  
nes abydet for euer. He, which  
ministreth seede vnto y<sup>e</sup> sower, wil  
also geue bread to be eate. There-  
fore a faithfull mā. Bold not feare  
falling into pouerte by helpynge  
the y<sup>e</sup> be poore. Howbeit I would  
not damne it, if y<sup>e</sup> Apostles saying  
might haue place: so y<sup>e</sup> y<sup>e</sup> abundāce  
of y<sup>e</sup> rich. Would help y<sup>e</sup> lacke of bre-  
thre. 2. Co. 8. But if of necessities  
ther wer not so ready geuing vnto  
others, y<sup>e</sup> might bee tollerable, so  
that y<sup>e</sup> weaknes of fayth be not ex-  
cused but cōfessed. But who cā as-  
low this in y<sup>e</sup> church of Christ, y<sup>e</sup> in  
so great notorious wast of al things  
lack, is not feared, but whereas y<sup>e</sup>  
nedines of brethre should be relea-  
ued there it is feared.

### Of vsurye.

If we folowed that Apostolical rule, whiche is wyrtten. i. Ennis after thys sorte: hauryng what to eate, and wherwith to be clothed, let vs be contented, litell place shoulde remaine vnto this feare. Nature (as he sayeth) is sente away with a litle, but glotony beggeth vnm easurably. See y honest labor bee exercised, idelnes auoyded, ryoteousnes layd a syde, & the abuse of al thinges But forth: and we shalbe without care vnder the protection and prouydence of God, and there shalbe no nede to feare y necessite of penurie. Now whē as so great coostes are bestowed vpo proude & beautiful buildinges, vpo riotous apparel, vpo al maner of dainty meates, howebeit I speake not of innumerable other things not necessary, what maruel is it y povertie is feared, if the gaine of vsurye shoulde fayle?  
Suerly



## Of vsurie.

Suerely he must stand in nede of many thinges, whiche fedeth and clotheth those, that be hys, moste deliciously and gorgiously.

He standeth in nede of many thinges, whiche is purposed to leaue great ryches vnto his heyr. He, that nedeth many thinges, vseth also many meanes, by righte & by wronge, to come to his purpose.

These thinges beinge taken away, it will not seme very harde, neither to cast away these detestable vsuries, neither by any meane to succour nedey brethren.

## ¶ Of the vsurie of

them, which geue their monei  
for vsurie, either vnto  
marchauntes or vnto  
to Princes.

D

Hereto

## Of vsurye.

**H**itherto we haue cōsidered y<sup>e</sup> vsuri, by the which the pore is bondē vnto y<sup>e</sup> ryche, & the goods of y<sup>e</sup> bare and nedy are supt vp: and of that kind of lending, bi the which Christ cōmaundeth vs to succour nedy brethzen.

Now must we speake of those, which haue monei by inheritaunce or gottē otherwise, & lend it vnto ryche men, marchauntes or princes, vpon condition to receyue exuery moneth, or euery yeare, some vsurie, the stocke in the meane tyme abiding whol, to be restored whē they wil call for it. Here springeth a questiō, what sinne is cōmitted in this kind of vsurie. They saye neither is burdened, neither he þ geneth, nor he that taketh vsurie: but by good prouision they haue bothe profet. He, that geneth vsu-  
rye,

## Of vsurie.

the doeth vse his stocke wel, and  
garneth so much of it, & withoute  
any losse he can geue vsurie.

On the other side, he that taketh  
vsurie of his monei: he gathereth  
as it were a yearely fruite, with-  
out any decay of the stock, which  
by these meāes he mai reserve hole  
vnto his heires. When as therfore  
here is no hurt, howe can here be  
any sinne againste charitie? and  
there bee none; howe maye thys  
vsurie be called vnlawfull?

**I** answer. That this muste  
needes be graunted: that there is  
not so greate sinne in thys kinde  
of vsurie, as in that, by the which  
vsurie is taken of the poore, which  
crueltie is forbidden, not onely  
by the lawes of Chryste, but also  
by the lawes of nature.

**S**o it is playn crueltie, to seeke  
D. 5. after



## Of vsurie.

after hūar, out of the labors, and calamities of the poore. Wherefore this vsurie, of the whiche we shall speake now, differeth muche from that, which by no meanes can bee tollerable. Howbeit, in the mean season it is not too be supposed, & there is nothing, whiche can be reproved in the vsurie of ryche men. For the righteousnes of a christen man doth not rest in that he doth burden no man in any bargayn or busines. Wherefore we muste se, whiche be the circumstances of this vsurie, for the which it may not be commended.

First, this I suppose is sure: & there is in both, as wel in him that taketh vsurie, as in hym that taketh vsurie, a respect of priuate profet. For neither the one for brotherly loue ledeth out his money vnto a riche marchaunt, but for too receyue of it

## Of vsurie

it yearly or monethlye gayne: nor  
the other is so redy to geue vsury,  
that he wolde geue it, if he coulde  
kepe it with his owne aduantage.  
For as he saith: The loue of mo-  
ney groweth as much, as the mo-  
ney it self groweth. Notwithsta-  
nding he geueth vsurie withoute  
wringlinge, lest that he shoulde  
bee forced too restore the whole  
stocke, or to be noted of euell cre-  
dite.

There be many notable exam-  
ples of this matter. Therefore,  
seinge that the rote also of this  
vsurie is the loue of priuate pro-  
fite, I do not se, howe it can agree  
without blemish vnto christians,  
whiche ought to be furdest frome  
loue of priuate profet. Let no mā  
seke those, whiche bee his owne,  
sayeth the Apostle, but those  
whiche belonge vnto others.

D. iij.

The

## Of vsurie.

The love of priuate profet,  
with the losse of others, is so euill  
that it ought not to be suffered a-  
mongest the gentils: and to gape  
for game, although it be without  
domage to others, yet is it a thig  
of it self that ought to be farre fro  
christians, even as to liue delica-  
tely and idely, although a mā do  
so liue, not hurtinge nor hinder-  
inge others. Wherfore as they  
sinne, which liue delicately in the  
houses of princes, of noble & ry-  
che men, albeit they fele or percei-  
ue no hurt of it: so a christen mā  
sinne, courting priuate profet,  
albeit he go so aboute it, that he  
seke for hys owne game, not of  
the nede of poore men, but of the  
welth of the ryche.

Moreover he, that taketh  
vsurie, must take good hede, whe-  
ther



## Of vsurye.

ther he serue hys owne lack of be-  
leue or not.

For it is not inough for a chris-  
sten man, so too deale with hys  
neighbour, that he can not coin-  
playne: but he muste also consi-  
der, what fayth he hath towards  
God, and how all thynges, which  
he doeth, agree, or disagree wyth  
sincere faith.

And to come to the trial of this  
matter, let hym thinke in him self,  
which taketh vsurie, that it is bet-  
ter to take to him self his own mo-  
nei, and to put away the gayne of  
vsurie. But if he fayle in faith,  
then shall he soone falle in these  
thoughtes. If I shoulde lyue not  
vpon vsurie, but vpon the stock, it  
coude not sufficientlye discharge  
my necessary expeses, throughout  
all my life, & then what coude be  
left.

D. iij.

## Of vsurie.

left after my death unto my chyldren and successors: where vpon  
shoulde they liue, if I shoulde spend  
all.

But these be thoughtes not of  
fayth, but of mistrust: and argu-  
ments of a minde so geue to vsury,  
that he supposeth, no way can be  
for him to liue, if he muste forsake  
vsurie.

But they make this obiection:  
That the Lorde must not be temp-  
ted, as though it were a tempting  
of God by sure trust, accordinge  
to Gods worde, to hang vpon his  
prouidence, and to forsake & finde  
of liuing, in the whiche men lyue  
iudely, seeking by vsurie to haue all  
things necessari. If it be a tempt-  
ing of the Lorde, not to liue vpon  
vsurie: what excuse is there for  
so many godly fathers, prophets,  
apostles and others, bothe of the  
olde

## Of vsurie.

olde testament and of the new, as  
did rather suffer povertie and hū-  
ger, than embrace vantage of vsu-  
rie: Doeth Christ teache this too  
tempt the Lord, when he commaū-  
deth them not too gather treasure  
vnto them selves: and to lend, lo-  
sing for nothinge thereof. To  
tempt the Lord, is to trust vnto  
the Lord, where as nothing is pro-  
mised of the Lord: and to neglect  
the trades of liuinge and doinge,  
whiche he teacheth, and too vse  
other.

But I finde no where, that the  
Lord hath promised too nourish  
pepe vs by vsurie in idelnes.  
Wherefore, this is rather a tem-  
ptinge of God, to liue in idelnes,  
also to cōsecrat chylde vnto idel-  
nes: and then to trust, that money  
yelding yearly vsurie can be able  
continually to geue them enough.



### Of vsurie.

to serue not onli for neede staies, but  
also for superfluous pleasures.

Wherefore also their reason is  
but vaine, whiche too cloke their  
vsurie saye: when as for vsurie I  
do committe my monei of truste  
vnto others, then do I let it forth  
to daiger. For it mai chace that the  
marchaunt, which vseth my money  
about his marchaundise busines,  
either by misfortune, or els by his  
owne negligēce fall into pouerte,  
and so my whole stock be loste.  
Wherefore whiles fortune fauours  
reth, it is not far amis that I take  
vsurie of him. So is the vsurer  
tossed in vncertentes, and casteth  
his goodes into ieoperdy, far vn-  
like vnto them, which trusting to  
God occupie the selfe honestly.  
Gamblers also icoparde their  
monei in vncertente, & yet no wise  
man doth allow the lent of Game-  
ninge.

## Of vsurie.

ning in a christen man. Alfeer this  
sorte, when as thei wil not be such  
as tempte God, thei confesse by  
woorde and dede, that they caste  
their monei into vncerten successe  
it daungers, when thei let it forth  
for vsuri, and so thei tempte God.

Thirdly, thou shuldest cōsider,  
how that riche marchāt or prince  
behaueth him self, whiche payeth  
thee vsurie. Thou thinkest it is a  
sufficient excuse for vsurie, that he  
is not so pooze, as by payinge of  
vsurie to hinder him self. But if  
thou make a good reſeninge, thou  
shalt perceiue besides these, other  
things to be considered.

But if he labour, by the abuse  
of thy monei, to get great ryches,  
eithet vnto pryde and riot, or els  
vnto the practise of tyrannye and  
warres, to lay waste & oppresse o-  
ther contries, and also his owne  
then

## Of vsurie.

then I praye the, how canst thou  
glorie, that thy taking of vsurie is  
blamelesse: seinge that for it thou  
arte made to serue other mennes  
sinnes, in makinge thy money sub  
iect vnto suche mens lustes: Thin  
kest thou, that thou mayste frelye  
let out thy money vnto any vse, so  
that it be don to thy nown gainer?  
Is not moneye letten oute of vsu  
rers the greatest cause of riotte  
ousnes dayely increassinge in thys  
our age, of pride more than is a  
mongest the heathen, of shame  
full idelnes of many thousandes,  
of so many bloudy warres & spoi  
led subiectes? If thou be a chris  
sten man, how canst thou kepe no  
referinge of these thinges?  
There is as it were a certen cōspi  
racie betwixt them that geue, and  
them that take vsurie. For they  
lay their labors together, whereby  
they



## Of vsurie.

they serue, on either side, their own  
gaines or affections, and so they  
ioyne together one with the other  
to commit sinne.

It is a heauy thinge, if any mā  
alone, and by hym selfe do sinne:  
but howe muche more weightie  
ought it to be thought, if any man  
for priuate gaine doo so bestowe  
his diligence towards his neigh-  
bor, as to nourish him also in hys  
naughtines?

Fourthly also this is to be con-  
sidered, how this kinde of vsurie  
letteth the workes of charite. As  
concerninge that money, which  
vsurer hath vnoccupied, and ne-  
deth not to be bestowed vpon any  
necessary houshold affaires, that  
it do not remayne idell and vn-  
fruitfull, but that he maye take  
some profite of it, he supposeth  
it ought to be let oute vnto some  
vse.

## Of vsurie.

Use. Therefore he letteth it forth  
vnto vsurie, and this way he thin-  
keth that he doth wel prouide for  
his own profet. But I beseech you  
when shal he, being of this mind,  
help his neighbors rōde aboute  
him, that be pore and needi: That,  
which he taketh vp of vsurie, he  
appointeth partly vnto necessary  
uses, and partly vnto the gaine of  
vsurie, to increas his stock yearly  
by suche gaines, as he can gette.  
Whereof, can a man thinke, that  
he will geue vnto the pore: where-  
of will he frely and without vsu-  
rie lend vnto the pore that aske it:  
of that, of the whiche he findeth  
him self and his: No, I suppose:  
wherefore shoulde I geue, say-  
eth he, vnto others that, which I  
nede my selfe: Paul sayeth: that  
yours abundaunce maye fille vp  
their want. Here is no abundaunce,  
all



## Of vsurie.

Al that I haue is necessarye. I must take hede too beautesie thys estate, whiche I receiued of my ancetors, I must regard mi name and my honoꝝ, I muste, as mete is, kepe my wife and chyldren not beggarly & barely, but liberally. There is nede, not of a littell and common summe of money, but of a greate and notable. Will he geue of that, which he appointeth vnto vsurie? No, no. These he thinketh be holye thinges, not too be touched. What then remaineth, but that in such a maner moꝝtes of charitie be suppressed by diligence to get money: especially if this vsurie be thought not vlawful, so þa mind, possessed w<sup>th</sup> loue of money, cā be nipped w<sup>th</sup> no felig of sinne, but as in a lawfull matter thinketh there is no daunger. And so we heare these answers, when



## Of vsurie.

When as any thinge is asked to be  
borowed of suche men: I wolde  
lende saye thei, if I had money in  
a redines, but at this time I have  
no monei, wherfore ye must be cō  
tent, albeit so I lende nothinge.

So thei neglect and excuse a dede  
of charitie. But why have they no  
money at hāder? Therfore, because  
parte is appointed vnto houshold  
and dayly charges, part to enrich  
and increesse the stocke,

And hereof we se it cōmeth oft  
to passe, that thei which be so min  
ded vpon vsurie, do not out of hād  
paye the hire, which thei owe nei  
ther vnto smiths, neither vnto tai  
lers, neither vnto Shomakers, but  
suffer it certē years to growe into  
great summes, lest that they shuld  
be constrained to cut of ani portiō  
of monei, belonging either vnto  
vsurie, or vnto the familie: howe  
soeuer

## Of vsurie.

Never those worke men, unto the  
whiche thei be indetted, in y meane  
time be at home with nede oppres-  
sed. What thinge can be deuised  
worse than this is?

Therefore, if those be wel werg-  
hed, whiche I haue heretofore rec-  
cited, that is to wit, how this vsu-  
rie is the nourishment of priuate  
profet, and serueth incredulite &  
mistruste vntoo such abuses, as  
monei let out vnto vsurie serueth,  
and how that the dedes of charite  
be destroyed, by desire to gather  
monei: I thinke that it is euident  
enough, that this vsurie, which is  
exercised amongst ryche men, as  
though it were lawefull, can not  
be allowed of them, which knowe  
what is required of y professors  
of christen faith, which bear such  
a badge of brotherly charitie, and  
of contempte of ryches earthely.  
¶ that

## Of vsurie.

that withoute them, they can not  
be counted to be christians.

## Of the vsurie of wydowes and the fatherles.

**T**hey, that be tutors either  
of widowes or of the fa-  
therles moue here a ques-  
tion, concerning such mo-  
ney as is not their owne, but re-  
mayneth by enheritance vnto wi-  
dowes and orphanes, whether it  
be lawfull for them to let out that  
monei vnto vsurie, and deliuer it  
to be vsed of them, which without  
their owne hinderaunce may yea-  
rely repay some vsurie. They saye  
the monei is not oures, but we be  
trusted with it. That, whiche we  
do, is not for our owne gaine, but  
for the widowes and fatherlesse.  
Wherefore.



## Of vsurie.

Wherefore we are not in this too  
be blamed, as though by takinge  
vsurie, we seke oure owne. For we  
seke not our owne, but the profet  
of others, widowes & fatherles:  
and so we fulfil the worke of cha-  
rite, and we do as we are bounden  
by promes vnto them.

I answer: I know that thys  
was a custome amongest oure fa-  
thers, afore pestilente vsurie had  
defiled the church, that it was per-  
mitted vnto widowes & orphāts,  
which was permitted vnto none  
other. All vsurie was called euil,  
except that of widowes & of y<sup>e</sup> fa-  
therles. At the laste, all the gates  
were opened vnto this euell, and  
gaine of vsurie graunted too anye  
man. But how wel widowes and  
orphanes were provided for, the  
corruption of the times folowing  
doeth euidently witnes. There  
L.ij.                      coulde

## Of vsurye.

coulde haue ben brought no euill  
more noysomme into the churche  
of Christe, by the whiche after-  
warde the goodes of widowes &  
fatherles began miserably too be  
wasted. For when as the fyre of  
vsurie hath eaten vp all the welth  
of a familie, after the death of the  
father of the familie, what rem-  
nant remaineth vnto widowes &  
fatherles, that maye be lette oute  
vnto vsurie.

Should it not haue ben better for  
the prouision of widowes & of  
fatherles, if liberte of vsurie cold  
no where haue hadde any place a-  
monge christians? Nowe, because  
gaine of vsurie is crepte in vnder  
pretēce of widowes & orphāts,  
vnto them can not come of vsu-  
rie of these times anye so greate  
gaynes, as hurt and hinderance,  
that is spronge oute of that suffe-  
rance

## Of vsurie.

raunce of oure ancitours.

Furthermore, it is euident enough by reason of that sufferance that vsurie was not therfore suffered vnto widowes and fatherles, because it was lawefull: for if it had ben taken as lawfull and faueteles, wherfore should there haue ben any sufferance and permissiō? but for that, which was vnlawful vnto others, was thought y<sup>e</sup> i such sort it might be suffered vnto wydowes and fatherles, whē as charite the mother of all liberalite, began in the church, not onely to waxe colde and fruiteles, but utterly dead and vanquished.

But, if the apostles precept, concerninge widowes. 1. Timo. 5. had ben kept, certainly thei mighte farre better, a more christian like haue ben prouided for, than by sufferance of vnlawfull vsurie.

L. iij.

If a



## Of vsurie.

If a yonge woman were a wy-  
dow, She Should be occupied with  
some honest labor, and being of a  
basse stocke, She Should be either a  
waiting, or a bonde seruaunt vnto  
her ancientes, vntill suche time as  
God did geue good occasion of  
conuenient mariage. If She were  
olde, She Should liue simply of her  
owne, so longe as her owne good-  
des did laste: and after that they  
were spent, She Should be fonde of  
her kinsfolke, or if thei were not  
able, then Should She liue vpon the  
churche goodes, accordinge to the  
custom of the Apostolical church.  
When as at the beginning of the  
growinge of the church by faith-  
full contributors churche goodes  
were laid together, how were thei  
the disposed? Thei were diuided,  
accordinge vnto euery mās nede,  
and were not let oute vnto vsurye  
for

## Of vsurie.

for gains. That simplicitie did well agree with faithfull christianites: and did much commended by charite, by the which badge Christs scholars are known. But now in this vsurers world and season, how faithfully the neede of widowes & fatherles is provided for, it is by ouer many examples daili declared.

Howbeit, that vsurie might easily be suffered, by the which it is thought that the neede of widowes, fatherles and poore hospitals be provided for, if the confuse heape of other vsuries and vnlawefull bargens mighte bee utterly taken away, either by the authorite of gods worde amongst them, that wil be taught to feare God, or els by the power of the magistrates, whiche ought in these assemblies, summoned by the Emperour, not to be leste regarded: if, as is pretended

## Of vsurie.

needed, so ther be indeede any sefig  
of y reformatiō of chrestes church.

Wherefore it is hartelye to be  
wished, that if all vsurie cā not vt-  
terly be bānished oute of Chrestes  
church: yet at the leste y this vsu-  
rie be not suffered, by the whiche  
the substāce of poze men be mise-  
rably, cōtrari vnto chrestē charite,  
pilled and pifed, yea, supt vp and  
deuoured: I mean y vsurie, which  
the ryche doth require and take of  
him, whome he knoweth to be vn-  
able to beare the hindetaunce of  
vsurie, and vnto whome throughe  
the affection of true loue, accor-  
ding to the sentence of Christ our  
sauioure, he oughte either by ge-  
uyng or lendyng to streach forth  
hys handes, not too spoyle, but to  
helpe.

Against this kinde of vsurie:  
The Canonist haue apointed certē  
penalties



## Of vsurie.

penaltes besydes gods pönishment, which the vsurers deserue.

Firste that they bee noted of infamie, wyth infamye of the lawe, and that also by the ciuil lawe as wel as by the canon law. Further more that they bee not admytted vnto the communion of y church. Thirde that they be imbarred of buriall belongynge vnto Chrysts church.

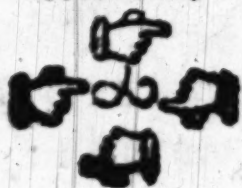
Fourthly that theyr testamentes and willes be of nōe effect by any law, wyth manye others suche fyndes of iust penaltes. But these haue remayned in papers, and in the meane season vsurers in the church haue honors wyth vnlawful gotten goods. And suche vnhamfastnes hath preuayled vnpunished, y manye magistrates, princes, & other great personages doe geue liberte vnto the Jewes,  
in

## Of vsurye.

In their dominions to exercyse not only simple vsurye, but also that, which is named vsury of vsurers & they doe not onely geue licence, but they also let out houses, & barge & the for certayne exaction, what they shall yearely paye for libertie to exercyse vsury, & moſte vnrightheouſly they force their ſubiectes to be bounde to paie ſuche vsuries. And here is ſetled that biſhoplike correction, which pardoneth rauens, and plageth doves. But here we make an ende of this conſideraciō of vsury. For as I ſaid of the firſt it myght wel be thogh great folye, to be muche occupied in ſuch a mater, that, beyngelyfe vnto the gowte, can be helped by no handes of any ſurgery. This euill is waxen ſo bygge, & after admonition of many good menne it is becomē incurable. For it hath  
corrupted

## Of vsurpe.

corrupted euen the crownes of the  
heades of those, whiche oughte  
by their autorite to haue stande  
such corrupcion, and to haue kept  
and ordered the other lower mem  
bers in the trade of true righteous  
nes. It is Chrystes saying: If the  
salt be vsauery, what Balbe seas  
soned therwyth: also: Ye are the  
light of the world. If the lyght,  
whych is in you, be darknes, how  
great Bal the darknes of the bodi  
be: Ther remayneth nothyng els,  
but that we loke for the hande of  
the Lorde, whiche soone Ball re  
moue oute of the churche all  
kynde of corrupcion. The  
Lorde come at once,  
and deliuer his  
Amen.





# An ad- uertismente of the translatoure.

T. I.

**C**Concernyng lendyng, here  
maye any man easelye see,  
who, what, to who and to  
what ende Chryste hath  
taughte and commaunded to lend.  
First he that hath receyued any ta-  
lent at the Lordes hands, he him-  
selfe must put it forth. Math. 25.  
Luke. 19. For if he doe not occupy  
it, then shal it be taken from hym  
and he be cōdemned for not vsing  
of it. Also he that hath, must dys-  
pose of that, whych he hath, vnto  
hym that lacketh. Luke. 3. And the  
ende of doying good and lendyng  
vnto hym, that lacketh it nedeth,  
muste

## Of vsurie.

must not be to hope or looke for  
glory, gayne or any thing thereof  
vnto hym selfe. Luke. 6. So he  
hath but onli to find his wife, chil  
dre & family, or but only a suffici  
ent stocke for his own trade in his  
own vocation: he must, as the so  
wer lendeth his seede vnto & good  
grounde, so w<sup>th</sup> diligēce lay forth &  
lend, he himselfe hys owne stocke  
to hys own occupying. And he,  
besydes suche a stocke hath any  
more, he must reserue and kepe  
residew to be in a readynes to bee  
geuen in almes, or sent to releue o  
thers & be nedy. And thys beyng  
done to & ende & god may be glori  
fied, & the nedye releued, w<sup>th</sup>out a  
ny lofynge for of glorye or gayne  
worldly to himself, he shal be sure  
to fynde thys a verry profitable  
and godly vsury: but if any man  
for worldly police, priuate profet

N. Crizes

## Of vsurye.

or vayne glory, do pull from the finding of his familie, from the maintenaunce of his own exercise in hys own trade, or from the charitable relief of the neddy, to lend vnto the riche and welthy, that is vncharitable, vnlawfull and vngodly. I doe not thynke that bysing and sellyng, lendynge or gesuyng, or any indifferente bargeynyng amongst welthy rich men is euill: but as concerning vsurye I aduertise althem, that be wise and wel learned in other matters & yet cannot, or wil not see their owne daunger in this case, & they wolde call too remembraunce the example of coueteous Balam, whiche beinge so wise a Prophet, that he could se many thinges long before to come vnto others. yet by loue and lasinge for the rewarde of wickednes, became much more dulle



## Of vsurye.

Dulle and blind than a veri Asse,  
to see in his own wayes his own  
daunger. **Iu. 22.** And I also aduer  
tise the, which geue counsell concer  
nyng vsury vnto suche others, as  
wold haue an easy lyuing vpon o  
ther mens labours, & they make no  
cushens to lay vnder their elbows  
**Eze. 13.** And that they be wel ad  
uised afore they answer such, as  
by the idol of couetous gaynes in  
their hartes do prouoke & lord, to  
make the answer so agre able vnto  
the filthi meaning of their own  
myndes, as is appertaynyng vnto  
the vtter perdition of both the  
asker & the answerer. **Ez. 14.** And  
finally I aduertise euery pryuate  
persō, & thei learne of Achā & sōne  
of Carney not by vngodli gaines  
to polute & whole finding of their  
familie, & hole stoke of their trade  
and & hole abūdāce of gods pro  
uidēce in their handes: yea I ad  
uertise

## Of vsurie.

urture euery Christe congregaciō  
as they desyer to stād in the pro-  
fessiō of Christe religiō agaynste  
their enemyes afore god, & thei re-  
member the word of god, sayn-  
g & I can, by ioynnyng vngod-  
gaynes vnto hys own stuffe, had  
poluted al the Israelites so & they  
could not stande afore the face of  
their enemyes nor haue god to be  
wyth them, vntyll they had viter-  
ly rored oute that vngodlines fro  
amongest them.

The lord graunt, that charita-  
ble almes may viterlye bee  
wyth al couetous gaires  
from amongst faith-  
ful Christians.

ANNE II.

